
The Condition of Polish Housing Against the Background of Selected European Countries*

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Abstract:

Purpose: The main aim of this study is to analyze the condition and structure of housing resources and to compare the level of development in Poland with selected European countries.

Design/Methodology/Approach: We use theoretical issues regarding the housing situation in Poland and other European countries by analyzing the question if residential property prices in Poland and Europe are different, as well as the ownership structure of residential properties. A major issue is also the analysis of the overcrowding rate and the number of premises per capita in Europe.

Findings: The results showed that the housing situation and the condition of housing resources in Poland remain at a low level, Poland is one with the worst housing situations in Europe. Despite being one of the largest European countries, Poland is still characterized by a substantial housing deficit.

Practical Implications: The conclusions of the study can be used by government officials to design a housing policy to enforce the sector to develop further. At the same time constructors and housing builders may use it to promote housing in Poland in an international level.

Originality/Value: The study is unique in its structure using comparative approaches to reach the research results.

Keywords: Housing sector, Poland, comparative analysis.

JEL Code: R31.

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1. Introduction

As a basic good, a home satisfies the elementary existential needs of a human being, hence it is one of the primary necessities and determines normal functioning in society. A home fulfills many tasks in every human life, whereby protective, biological, social, humanistic-educational, and economic functions could be mentioned.

Satisfying the housing needs of society is one of the basic tasks of the modern state. The Polish Constitution stipulates the obligation of state aid in the pursuit of citizens to meet housing needs as well as to counteract homelessness. The fact that meeting housing needs is not only an individual's problem, but also lies in the sphere of state interest, is confirmed by numerous statutory regulations, imposing specific tasks on public authority, in particular the municipality. In this respect, the state becomes an entity that should take active participation in the problem of satisfying the housing needs of its citizens, which relates to the necessity to conduct a specific housing policy.

The core objective of the paper is to conduct an in-depth analysis of the condition and structure of housing resources and to compare the level of development with selected European countries. The elaboration discusses the theoretical issues regarding the housing situation and standard. The authors also analyzed the question of residential property prices in Poland and Europe, and the ownership structure of residential properties. A major issue is also the analysis of the overcrowding rate and the number of premises per capita in Europe. The paper is concluded with a summary. In the study, methods associated with compiling the results of previous research as well as the analysis of trends and macroeconomic relations were used.

2. The Housing Situation in Poland And Europe

The housing situation of Polish citizens constitutes one of the fundamental social and economic challenges of the country. It has its own specific dimension and is mostly incomparable or poorly comparable with the housing situation in Western European countries. In 2019 in Poland direct state budget expenditure on housing reached PLN 1.2 billion and was the lowest since 2010. According to the Central Statistical Office, in 2019 spending from the budget on housing construction represented 0.08% of GDP. Meanwhile, the EU average was approx. 0.5% PKB. That said, in countries like Great Britain, Germany or France, these expenses are much higher at about 1% of GDP. Nevertheless, it is worth noting that these countries have been known for years for the best housing conditions and the best access to housing for low-income social groups⁴. Poland, however, is one of the

⁴*Mieszkalnictwo w Polsce - Analiza wybranych obszarów polityki mieszkaniowej, Raport Habitat for Humanity (ed.) M. Salamon, A. Muzioł-Węclawowicz, Warszawa 2015, p.14.*

leading European countries where citizens live in overcrowded real estate. The situation is worse only in Serbia, Macedonia, Croatia, Romania, Latvia and Bulgaria. According to the report of Habitat for Humanity Poland, in 2018 the lack of housing or poor housing conditions were considered one of the three major problems of Polish families by 40% of respondents.⁵

In Poland, a fundamental problem in the scope of housing is the housing deficit, which is the difference between the number of households and that of inhabited dwellings⁶. In 2002, the statistical housing deficit in Poland amounted to 1.7 million dwellings, of which nearly 1.1 million were in cities⁷. However, the actual deficit could be considerably greater; according to Eurostat data, more than 44% of Poles aged 25-34, i.e. nearly 3 million young, but already adult people, continue to live with their parents. This percentage is nearly twice the average for the European Union⁸.

According to the latest data of the Central Statistical Office of 2018, the number of households in Poland was 14.6 million. Compared to the previous year, there is an increase of 175.3 thous. dwellings (increase by 1.2%), whose total usable area was 15 609.0 thous. m² (increase by 1.5%), and number of rooms was equal to 668.7 thous. (increase by 1.2%). Such a strong growth of dwellings released for use clearly improves the housing situation of citizens, and at the same time places Poland among the leaders in terms of the number of residential units completed. When analyzing the number of completed flats per 1,000 inhabitants, Poland is also at the forefront of Europe. According to a report prepared by the consulting company Deloitte ("Property Index, Overview of European Residential Markets"), Poland ranks third in Europe, just after France and Germany, in terms of all new housing developments. Calculating per 1,000 inhabitants, we not only overtake Great Britain or Spain, but we are clearly ahead of other countries in Central and Eastern Europe. Figure 1 presents the number of completed flats.

Analysis of the data in this figure indicates that in 2018 the largest number of dwellings among the surveyed countries were completed in France, where it amounted to nearly 460 thousand. Germany came second with nearly 300 thousand new residential units released for use. The smallest number of new residential premises was completed in Denmark, where their number did not exceed 19 thousand.

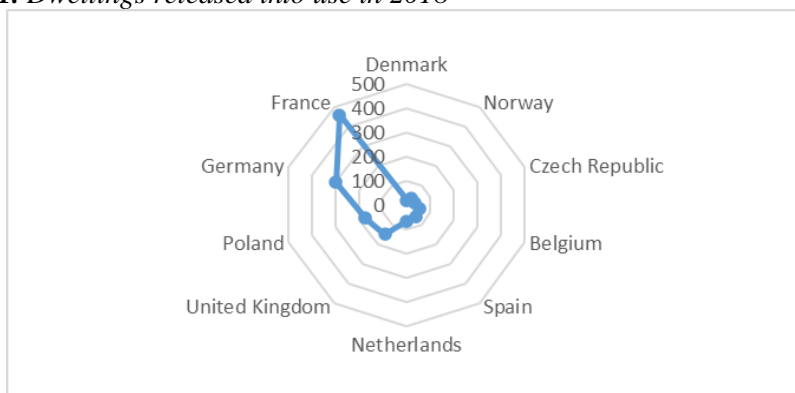
⁵A. Muzioł-Węclawowicz, K. Nowak (red.), *Mieszkalnictwo społeczne. Raport o stanie polskich miast*, Instytut Rozwoju Miast i Regionów, Warszawa 2018, p. 23

⁶A. Polak, *Rola samorządów gminnych w prowadzeniu polityki mieszkaniowej w okresie transformacji ustrojowej*, „Rocznik Żyrardowski” 2010, no. 8.

⁷P. Lis, *Polityka państwa ...*, op. cit., p. 222.

⁸https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Overcrowding_rate (accessed 02-09-2020)

Figure 1. Dwellings released into use in 2018



Source: Prepared by the authors based on the *Property Index, Overview of European Residential Markets* p. 10

3. Challenges of Polish Housing Against other European Countries

The lack of housing, both in Poland and in Europe, is an overly complex question. One of the associated factors is the insufficient relation between average earnings and the costs of purchasing or building a house or apartment.

The average monthly salary in Poland allows for the purchase of merely less than 1 m² of an apartment. It is worth noting that this is an average result for the entire country, and the prices of flats in large cities are much higher than the national average. In developed EU member states, this ratio is much more beneficial for the residents, who can purchase 2 to 3 m² of a flat for an average monthly salary⁹. In Poland, in 2018 there was an average price of EUR 1,370 per square meter of a new dwelling, i.e. 3.8% more than a year earlier. In Warsaw, the price was EUR 1,935. For comparison, the average cost of purchasing a square meter in Paris was over PLN 12.9 thousand euro, and in London – 11.2 thousand euro¹⁰.

Notably, a major issue affecting the housing deficit is the lack of clear financial support for demand in the housing market¹¹. Often, it is not the purchase price of a property that constitutes a barrier to the purchase, but the inability to obtain adequate financing. Namely, low wages and problems with financing mean that only a part of the population can meet their housing needs directly on the housing market. Another concern relates to the fact that in periods of increased demand, caused e.g. by a

⁹http://bip.transport.gov.pl/pl/bip/projekty_aktow_prawnych/projekty_ustaw/ustawy_mieszkalnictwo_i_gospodarka_komunalna/proj2012zd21 (accessed on 24-05-2014).

¹⁰ https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Housing_price_statistics_-_house_price_index (accessed on 08-08-2020)

¹¹ J. Kornilowicz, *Stan mieszkalnictwa w Polsce*, "Problemy Rozwoju Miast" 2009, no. 3.

reduction in interest rates on mortgage loans or an improvement in the labor market situation, in the housing market housing prices are rising rapidly (in Poland it could be clearly observed in 2006-2008). One of the main reasons for such fluctuations is the inflexibility of market supply, which is characteristic of the housing market.

Apart from the low availability of housing, a major problem that has been “inherited” from the period before the political transformation is the unsatisfactory standard of living. The issue of the low standard of flats concerns mainly: low technical standard of residential buildings, insufficient equipment of flats with sanitary and technical installations, as well as overpopulation of flats. The concept of the housing standard emerged in the literature concerning the interwar period along with the idea of housing the neediest¹², after which the housing standard permanently entered the practice of housing programming and design¹³.

Academic literature defines the housing standard as the level of housing conditions in each country or the level considered desirable or applicable at a given stage of socio-economic and technical development¹⁴. The research on the housing standard conducted in Poland by the Institute of Housing assumed that the housing standard is represented by the postulated and existing living conditions in the residential environment, which consists of both the features of an architectural and urban development solution and ways of its usage¹⁵.

The housing standard in the modern take covers both agreements regarding the dwelling, as well as the building, in which the dwelling is located and the town planning conditions for a given property. Measures of housing standard include:

- number of rooms per one household,
- the average number of people per apartment or room,
- the average area per household.

The above-mentioned measures are very often used for comparative analysis of the housing standard¹⁶, however their interpretation is overly complex, since both

¹²G. Dąbrowska-Milewska, *Propozycja klasyfikacji standardu zabudowy mieszkaniowej wielorodzinnej powstałej w Polsce po roku 1990*, „Problemy Rozwoju Miast” 2007, no. 3.

¹³M. Wilczek, *Rozwój standardu mieszkaniowego w Polsce na tle krajów europejskich*, Akademia Ekonomiczna, Katowice 2010, p. 30.

¹⁴W. Czeczarda, *Rola standardu i preferencji indywidualnych w systemie gospodarki mieszkaniowej*, „Ruch Prawniczy, Ekonomiczny i Socjologiczny”, Uniwersytet Adama Mickiewicza 1966, no. 1, p.19.

¹⁵A. Grudziński, *Standard mieszkaniowy w retrospekcji*, „Sprawy Mieszkaniowe” 1999, no. 2-3.

¹⁶Harloe, Michael. *The people's home social rented housing in Europe and America*. John Wiley & Sons, 2008.

dwellings and rooms are not homogeneous concepts and almost always differ from one another.¹⁷

Another approach to measures of housing standard are brought forward by Needleman, who believes that a better and more reliable method for determining housing standards is to calculate the average value of a dwelling.¹⁸ That said, this method is not without disadvantage; as often indicated by experts, the data on the average value of a dwelling do not provide information on housing conditions. Another major critical argument is the rather difficult determination of the average value of a dwelling over a long horizon of time. The measure of satisfaction of housing needs using the average value of a dwelling seems practically indeterminable.

The European Housing Standard stipulates that a dwelling or a house should consist of one common room, which can be a living room, a living room or a dining room, and:

- one room for a couple forming a household,
- one room for each single adult,
- one room for two children of the same sex aged 12 to 17,
- one room for a person aged 12 to 17, if not included in the above points,
- one room for two children under 12 years of age.

The question of the size and composition of a dwelling depending on the size of the family living in it occupies many organizations and research institutes. The fundamental guidelines in this regard are the development of joint committees: The International Federation for Housing and Planning and the International Union of Family Organizations. In April 1957, these committees developed and presented a set of recommendations known as the Charter of Cologne.¹⁹ As results from the provisions made in this document, the average standard of housing should be considered to be 14 m² per room. The boundary between a medium and higher standard can be set at 20 m² per room. The luxury standard begins at 28 m² per room, assuming that the status of a dwelling is valid for a minimum of 4 rooms. For a more pronounced definition of classes, it is proposed to give them names: "15" for the middle class, "20" for the upper class and "30" for the luxury class.

It follows from the data of the Central Statistical Office, that in Poland between 1988 and 2002 the average size of a room per person increased from 17.1 m² to 21.1 m², while in the next analyzed period in 2005-2013, when Poland was already a

¹⁷ J. Kaja, *Analiza porównawcza potrzeb mieszkaniowych w Polsce określonych różnymi metodami*, SIB, Warszawa 1979, p. 96.

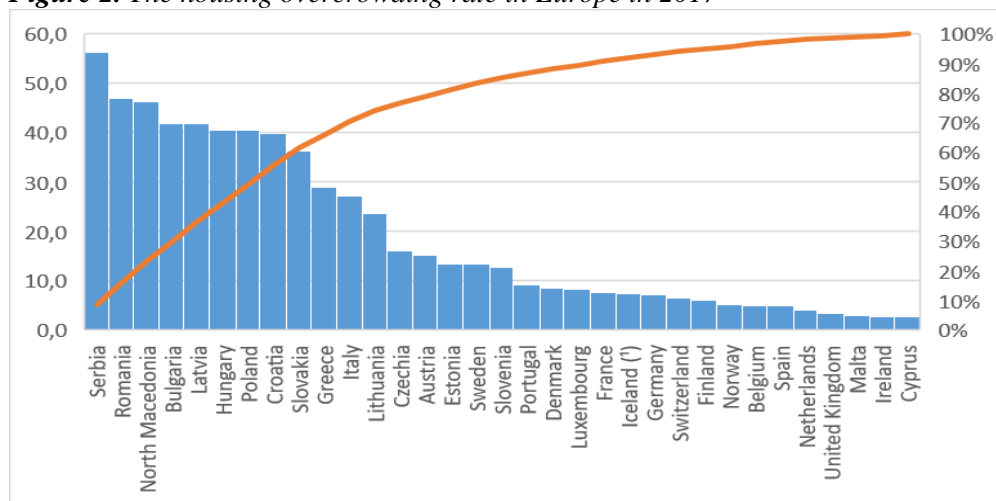
¹⁸ L. Needleman, *The Economics of Housing*, Staples Press, London 1965, p. 65.

¹⁹ M.T. Wilczek, *Determinanty standardu ... op. cit. p. 69.*

Member State, in 2013 there was an even more clear increase in the area per person to over 26 m². Over the last 5 years, this volume has increased further to 28.2 m². Against the background of European countries, this result still appears very poor, since the European average is nearly 39.6 m². According to the HRE Investments report prepared for the National Bank of Poland, assuming that the housing conditions in Europe will remain unchanged in the coming years, and that the housing situation in Poland will improve at the same rate as in the last 10 years, it would take Poland over 28 years to reach the European average. In 2018, Denmark was the undisputed leader in the average size of a room per person, with over 60 m² per individual. The situation also looks bright in Luxembourg, Sweden, Cyprus, and Germany. It is worth noting that not all countries have shared the results of their regions, which somewhat distorts the picture of the existing situation.

One of the main European measures used in assessing the quality of housing is the availability of sufficient space in the premises. The overcrowding rate measures the proportion of people living in overcrowded housing, considering the number of rooms available in a household, the size of the household, and the age of members, as well as their family circumstances. Figure 2 demonstrates the housing overcrowding index.

Figure 2. The housing overcrowding rate in Europe in 2017



Source: Prepared by the authors based on Eurostat data.

As demonstrated in Figure 2, the highest overcrowding rate among European countries was recorded in Serbia (56.2%), Romania (47.0%), North Macedonia (46.3%) and Turkey (43.7%), while the lowest overcrowding rates were recorded in Cyprus and Ireland (2.8% each), Malta (3.0%), Great Britain (3.4%) and the Netherlands (4.1%).

In line with the presented definition, the housing standard applies not only to the dwelling, but also to the building in which it is located. The most relevant factor differentiating the standard of buildings is their application program, and mainly the elements increasing the safety and comfort of residents. The key elements include:

- a) safe basement parking integrated with buildings,
- b) facilitated access to vehicles through internal connections between residential parts and garages,
- c) facilitated access to housing using passenger lifts,
- d) control of access to flats by using monitoring and security systems,
- e) common parts serving the residents in the form of a swimming pool, sauna or gym²⁰.

The indicated features significantly affect the standard of buildings. The following levels of housing standard of buildings should be distinguished:

- lowered standard - features from “a” to “e” are absent in the building,
- common standard - the building has the “a” feature - it is not a necessary condition,
- higher standard - features “a”, “b” and “c” are present in the building,
- luxury standard - features “b”, “c”, “d” and “e” are present in the building.

The technical standard of buildings is assessed based on the quality of finishing materials and the technical level of the installations. A higher standard of use of buildings is usually associated with a higher standard of use of flats and a higher construction standard. All these elements contribute to a higher standard of the facility, which is assessed by market standards.

The indicator proving the amount of the standard is the price that the buyer is obliged to pay for each m² of usable area of the investment. This price includes not only construction costs, but also the cost of the land on which the investment was built. Very often, the standard of commercial investments is adjusted to the value of the location²¹. Residential properties built in Poland after 1990 can be classified into the following groups by different standard of flats and buildings:

- luxury apartment buildings, close to the ideal of self-sufficiency, with luxury apartments, having the previously mentioned features of the building program from a to e;
- apartment buildings with flats of a luxury standard, with a-d features without a recreational program;

²⁰ G. Dąbrowska - Milewska, *Propozycja klasyfikacji standardu zabudowy mieszkaniowej wielorodzinnej powstałej w Polsce po roku 1990*, „Problemy rozwoju miast” 2007, no. 3.

²¹ G. Dąbrowska - Milewska, *Propozycja klasyfikacji ... op. cit.*, p.63.

- buildings of a higher standard with flats of a higher standard, having the features a, b, c of the application program;
- buildings of a common standard with dwellings at a common standard, with or without garages,
- buildings with a lower standard - without an additional program and with a lower than average standard of flats²².

The luxury residential real estate market in Poland is still under development, although in the largest Polish cities they are on offer and enjoy great interest. However, compared to Western Europe, this area characterized by a relatively low level of prices and a relatively small number of truly luxurious premises. In Poland, there is still the greatest demand for premises of a common standard, however, in the largest agglomerations, a significant part of investments are higher standard premises.

In Europe, the luxury real estate market is developing very well. The research and analyses conducted by the consulting company Deloitte in cooperation with Amstar Europe demonstrate that the sale of luxury real estate is stable. The good economic upturn has led to an increase in the luxury real estate market by nearly 3% in 2018 on a global scale. In these studies, Deloitte experts analyzed the luxury real estate markets in Warsaw, Prague, Berlin, London, Paris, and Vienna. In Warsaw, 1m² of luxury real estate cost from 5,000 to 8,500 PLN. It should be noted, however, that these prices increased by 16% for one year, which is the largest growth among the analyzed cities.

At the same time, in Prague the price for indicated properties was from 6,000 to 16,000 euro, with a drop by nearly 0.8 percent. In London, the cost of luxury real estate oscillates in the range of PLN 25,000-30,000 euro for 1 m². Lower prices in the range of 10-20 thousand euro for 1 m² were in force in Berlin, while in Paris they were higher at 15-25 thousand euro for 1 m². Notably, in the capital of France, the price increase was 5.3% compared to 2017. There were also high prices for luxury real estate in Vienna. In 2018, prices fluctuated in the range of PLN 15,000-20,000 euro per 1 m² and increased slightly compared to the previous year (0.7%)²³.

Another important measure of meeting society's housing need is the number of housing units per 1,000 inhabitants²⁴. It follows from the Eurostat data published in 2015 that the average housing stock in the 15 analyzed countries amounted to 452

²² M. Bulanda, *Rynek mieszkaniowy w okresie transformacji*, „Sprawy Mieszkaniowe” 2001, no.4.

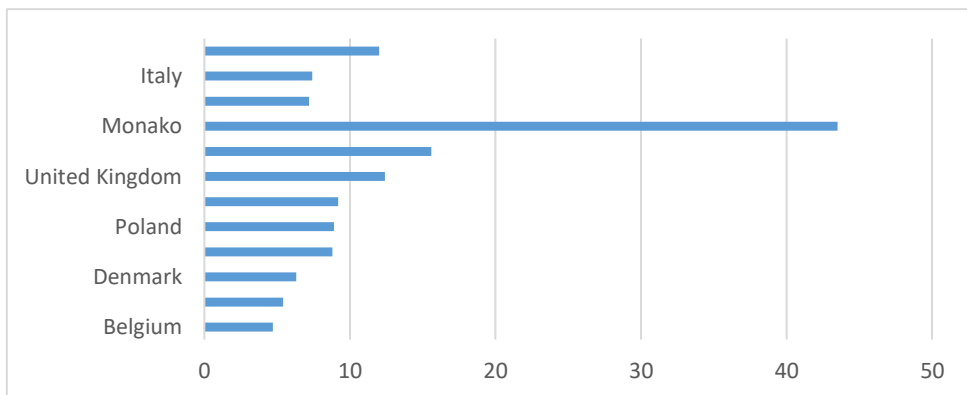
²³ <https://www2.deloitte.com/pl/pl/pages/press-releases/articles/rynek-luksusowych-nieruchomosci-2019.html> (accessed on 07-07-2020)

²⁴ O. De Bandt, et al., eds. *Housing markets in Europe: A macroeconomic perspective*. Springer Science & Business Media, 2010.

apartments per 1,000 citizens. Analysis of the collected data allows the conclusion to be drawn that Italy has the best situation in terms of the amount of housing resources. There are over 580 flats per 1,000 inhabitants, which is nearly 28% above the average for the analyzed countries. Second position is occupied by Portugal with almost 565 apartments per 1,000 inhabitants. In Poland, the number of flats per 1,000 inhabitants is 366, which means nearly 100 flats less than the average for the surveyed countries and over 200 less than the number of flats per 1,000 inhabitants in Italy.

Despite the fact that there are more and more housing units on the market, they are very difficult to access compared to earnings²⁵. The average monthly salaries of Poles permit the purchase of less than 1 m², which is twice as low as in Western European countries. Therefore, over 14% of the Polish society are living in substandard conditions. The housing deficit is the biggest problem in the housing policy in Poland. Figure 3 demonstrates the average number of years that citizens of 15 analyzed countries must save to purchase a 50 m² flat in their country.

Figure 3. *The average number of years of saving for the purchase of a new 50 m² flat by citizens in selected European countries.*



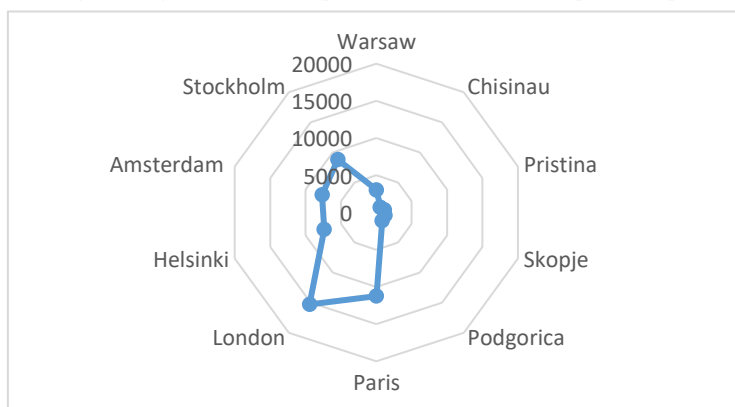
Source: Prepared by the authors based on Eurostat data from 2018
http://ec.europa.eu/eurostat/statistics-explained/index.php/Housing_statistics/pl.

The analysis of data presented in Figure 3 shows that the most favorable ratio of gross income to the purchase prices of newly built residential properties can be observed in Belgium. Residents of this country can purchase a new 50 m² flat after 55 months, i.e. after 4 years and 7 months of regular savings. In Poland, the purchase of a new flat is possible after approx. 7-9 years. It should be remembered that this condition will be met with uninterrupted work and putting aside all earned funds. Poland ranks among such countries as: Italy, Sweden, Austria, and Germany.

²⁵ C. Dewilde, B. Lancee, *Income Inequality and Access to Housing in Europe*, *European Sociological Review*, Volume 29, Issue 6, December 2013, Pages 1189–1200.

As can be seen from the report of the consulting company Deloitte and the report of HRE Investments, the price of one square meter of a new apartment in Warsaw in 2019 was at the level of EUR 3,050. The most advantageous prices for 1 m² of space were recorded in Chisinau, Pristina, Skopje, and Podgorica. In these European capitals, the price of 1m² was below EUR 1,410. High prices were recorded in Scandinavian countries, where the cost of 1 m² oscillated between EUR 7,376 and EUR 8,811. Monaco is one of the most expensive capitals with 1 m² available for around 54,930 euro. The average cost per square meter in central London neighborhoods is around EUR 15,260. Only somewhat lower prices are achieved by residential properties in Paris, where the purchase price for 1 m² fluctuates around EUR 11,243²⁶. Figure 4 demonstrates the cheapest and the most expensive prices for 1m² of residential property in European capitals.

Figure 4. Price of 1m² of residential space in selected European capitals (in euro).



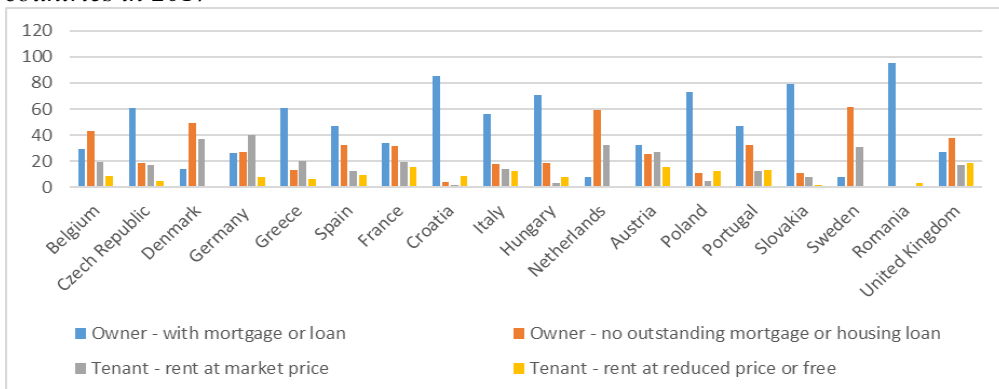
Source: *Property Index Overview of European Residential Markets, Financing of Residential Real Estate Project, 2020 & Property Index Overview of European Residential Markets, 2019.*

The situation in Poland regarding the ownership structure of residential premises departs significantly from the average indicators in the European Union. In our country, almost 73% of citizens use owner-occupied flats. This result is 30% higher than the average for all countries associated in the European community. A similar situation occurs in the case of condominiums encumbered with a loan or a mortgage. In Poland, there could be approx. 11% of citizens living in such flats, whereby the average for EU Member States is close to 28%. Furthermore, there are less than 5% of citizens living in flats rented at market prices here (with the average for EU member states at 19%), while low-rent or rent-free apartments are used by nearly 12% of the population (the average for EU member states is 11%).

²⁶ *Property Index Overview of European Residential Markets, Financing of Residential Real Estate Project, 2020 & Property Index Overview of European Residential Markets, 2019.*

According to Eurostat data, in 2017 over 26.5% of the population of all 28 Member States lived in condominiums that were encumbered with a loan or a mortgage. Another nearly 43% of the EU population inhabited condominiums that were not encumbered with a loan or mortgage. All this data show that about 70% of the European Union's inhabitants live in their own flats. Among the inhabitants of the EU Member States, nearly 20% of the population lives in apartments rented at market prices, and a further less than 11% use low-rent or rent-free accommodation. Figure 5 shows the ownership structure of residential premises in selected European countries in 2017.

Figure 5. *Ownership structure of residential premises in selected European countries in 2017*



Source: Prepared by the authors based on: http://ec.europa.eu/eurostat/statistics-explained/index.php/Housing_statistics/pl.

It follows from the data presented in Figure 5, that Sweden and the Netherlands are among the countries where the number of people living in condominiums is the lowest. The percentage of owner-occupied housing there is less than 8%. Romania has the largest number of owner-occupied housing, almost 96%, and Croatia has less than 86%. Nearly 63% of Swedes and almost 60% of Dutch live in condominiums encumbered with a loan or mortgage. Among the countries where this percentage is the lowest, we should mention Romania, Croatia, and Lithuania.

In Poland, the percentage of people living in condominiums is 72.7%, and nearly 12.3% live in low-rent or rent-free apartments. It follows from further analysis that flats rented at market prices are the most popular among German and Danish citizens. This form of housing is used by over 35% of citizens in these countries. The average for EU Member States is 19%. This means that nearly every fifth citizen of the European Union lives in a flat that is not their possession. It is also cause for concern that more than 10% of European Union citizens live in low-rent or rent-free apartments. Importantly, this form of housing is used by most people in Great Britain. The share of individuals using reduced-rent or rent-free housing there is over 18%. It is also important that the ownership structure of residential premises

in highly developed countries is completely different than that of developing countries. It is mainly among the inhabitants of Central and Eastern Europe that real estate ownership purchase dominates as the leading form of ownership structure, while citizens of developed countries are definitely keener to choose rent as a common form of satisfying their own housing needs.

4. Conclusion

Currently most issues related to the quantitative deficit of dwellings in countries of Western Europe have been solved, and the questions of renovation, modernization and revitalization of housing stock, as well as the search for precise instruments enabling satisfaction of the housing needs of the poorest people and the so-called special groups having difficulties on the market due to non-economic reasons (elderly people, disabled people, immigrants) have become more prominent. The countries of Central and Eastern Europe are still struggling with the lack of housing and their insufficient standard.

From the above analysis it should be stated that the housing situation and the condition of housing resources in Poland remain at a low level. It follows that our country has one of the worst housing situations in Europe. Despite being one of the largest European countries, Poland is still characterized by a substantial housing deficit. This is evidenced by the analyzed measures reflecting the degree of satisfaction of society's housing needs.

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